

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer Ann Barton-Martin
Debtor(s)

Case No. 18-02357-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 23, 2020

User: AutoDocket
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2020:

Recip ID	Recipient Name and Address
db	+ Jennifer Ann Barton-Martin, 501 Black Rock Road, Hanover, PA 17331-9334
cr	+ Financial Resources Federal Credit Union, 520 Route 22 East, Bridgewater, NJ 08807, UNITED STATES 08807-2489
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5068949	BB&T Home Mortgage Payment Center, P O Box 580302, Charlotte, NC 28258-0302
5080204	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
5068951	Federal Loan Servicing Credit, P O Box 60610, Harrisburg, PA 17106-0610
5068952	+ Financial Resources FCU, 520 Route 22 E., 1st. floor, Bridgewater, NJ 08807-2489
5103984	+ Financial Resources Federal Credit Union, 520 Route 22 East, First Floor, Bridgewater, NJ 08807-2489
5068953	+ Gary W. Martin, 2936 Hanover Pike, Hanover, PA 17331-8843
5068954	+ Jeff Rice, 267 Dub Church Road, Hanover, PA 17331-8505
5068956	PNC Bank, P O Box 6534, Carol Stream, IL 60197-6534
5250052	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5250053	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
5313715	+ Specialized Loan Servicing LLC, c/o Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
5135256	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5068948	Email/Text: bankruptcy@bbandt.com	Dec 23 2020 19:24:00	BB&T Bank, 200 West Second Street, Winston Salem, NC 27101
5070205	Email/Text: bankruptcy@bbandt.com	Dec 23 2020 19:24:00	BB&T Bankruptcy, PO Box 1847, Wilson NC 27894
5068950	EDI: CAPITALONE.COM	Dec 24 2020 00:03:00	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
5089509	EDI: CAPITALONE.COM	Dec 24 2020 00:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5093813	EDI: BL-BECKET.COM	Dec 24 2020 00:13:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5068955	Email/Text: PBNCNotifications@peritussservices.com	Dec 23 2020 19:24:00	Kohl's, P O Box 3115, Milwaukee, WI 53201-3115
5069322	+ EDI: PRA.COM	Dec 24 2020 00:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5083006	EDI: NEXTEL.COM	Dec 24 2020 00:13:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
5068957	EDI: RMSC.COM	Dec 24 2020 00:03:00	Syncb/Amazon PLCC, P O Box 965036, Orlando, FL 32896-5036

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5068958	+ Email/Text: bankruptcydepartment@tsico.com	Dec 23 2020 19:25:00	Transworld System, P O Box 15273, Wilmington, DE 19850-5273
5093111	EDI: AIS.COM	Dec 24 2020 00:13:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5068959	EDI: VERIZONCOMB.COM	Dec 24 2020 00:03:00	Verizon Wireless, P O Box 650051, Dallas, TX 75265-0051
5094531	EDI: ECAST.COM	Dec 24 2020 00:03:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 13			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5250054	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5250055	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2020 at the address(es) listed below:

Name	Email Address
Jeremy John Kobeski	on behalf of Creditor BRANCH BANKING AND TRUST COMPANY pamb@fedphe.com
Kristen D Little	on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com klittle@logs.com;logsecf@logs.com
Larry W. Wolf	on behalf of Debtor 1 Jennifer Ann Barton-Martin ephillips@larrywwolf.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor BRANCH BANKING AND TRUST COMPANY pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William B. Callahan	

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on behalf of Creditor Financial Resources Federal Credit Union bill@billcallahanlaw.com

TOTAL: 8

Information to identify the case:

Debtor 1 Jennifer Ann Barton–Martin
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:18–bk–02357–HWV**

Social Security number or ITIN **xxx–xx–9723**
EIN _ _ – _ _ _ _ _

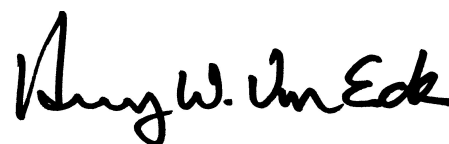
Social Security number or ITIN _ _ _ _ _
EIN _ _ – _ _ _ _ _

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Ann Barton–Martin

12/23/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Deborah George, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.